



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name [BANKUNITED, INC.](#)

City/State [MIAMI LAKES, FL](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [35,016,387](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[BANKUNITED, INC.](#)
[14817 OAK LANE](#)

[MIAMI LAKES, FL 33016](#)

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BHC Name

City/State

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	34,389,076	32,809,701	30,932,822	28,711,465	
Net income (\$000)	197,853	313,098	324,866	614,273	
Number of BHCs in peer group	128	125	118	108	

	BHC	Peer #	Pct	BHC	Peer #	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.25	2.77	17	2.37	3.01	21	3.48	3.08	68	3.46	2.92	82			
+ Non-interest income	0.34	1.21	8	0.37	1.32	9	0.40	1.31	12	0.42	1.35	11			
- Overhead expense	1.32	2.57	3	1.47	2.69	3	2.39	2.71	31	2.21	2.72	22			
- Provision for credit losses	0.54	0.51	58	0.03	0.15	19	0.08	0.14	36	0.24	0.16	82			
+ Securities gains (losses)	0.04	0.02	72	0.06	0.01	93	0.02	0	93	0.12	0.01	96			
+ Other tax equivalent adjustments	0	0	48	0	0	12	0	0	45	0	0	47			
= Pretax net operating income (tax equivalent)	0.78	1.04	27	1.30	1.56	27	1.42	1.57	36	1.56	1.43	60			
Net operating income	0.58	0.81	24	0.95	1.19	19	1.05	1.24	26	2.14	0.89	98			
Net income	0.58	0.82	24	0.95	1.19	19	1.05	1.24	26	2.14	0.90	98			
Net income (Subchapter S adjusted)		1.18			1.17			1.42			0.99				
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.31	3.55	30	4.17	4.41	31	5.05	4.24	89	4.60	3.80	88			
Interest expense	0.96	0.52	90	1.69	1.08	86	1.37	0.86	86	0.94	0.60	82			
Net interest income (tax equivalent)	2.35	3.01	17	2.48	3.33	20	3.68	3.38	63	3.66	3.19	76			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.26	0.27	62	0.05	0.21	21	0.28	0.22	74	0.38	0.24	84			
Earnings coverage of net loan and lease losses (X)	7.08	22.91	33	40.62	24.40	80	7.26	21.75	26	6.15	19.67	20			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.08	1.58	20	0.47	0.83	19	0.50	0.90	18	0.68	0.98	25			
Allowance for loan and lease losses / Total loans and leases	1.08	1.55	21	0.47	0.81	19	0.50	0.89	18	0.68	0.96	27			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.12	0.71	86	0.90	0.57	83	0.63	0.61	56	0.84	0.72	65			
30-89 days past due loans and leases / Total loans and leases	1.44	0.39	94	0.58	0.43	77	0.20	0.44	22	0.17	0.47	13			
Liquidity and Funding															
Net noncore funding dependence	8.22	3.20	69	19.04	14.45	69	16.43	16.62	57	20.70	17.03	65			
Net short-term noncore funding dependence	5.35	-4.76	82	14.77	3.38	84	9.10	4.66	61	14.45	4.83	77			
Net loans and leases / Total assets	67.49	61.58	64	70.23	63.77	58	68.10	63.98	51	70.21	62.73	61			
Capitalization															
Tier 1 leverage ratio	8.63	9.13	39	8.90	9.76	30	8.99	9.71	26	9.72	9.53	56			
Holding company equity capital / Total assets	8.52	11.16	14	9.07	12.43	11	9.09	12.22	9	9.97	11.94	18			
Total equity capital (including minority interest) / Total assets	8.52	11.29	13	9.07	12.57	8	9.09	12.27	8	9.97	12.01	17			
Common equity tier 1 capital / Total risk-weighted assets	12.57	12.38	59	12.32	12.17	57	12.57	12.12	68	13.11	12.19	75			
Net loans and leases / Equity capital (X)	7.92	5.58	88	7.74	5.21	88	7.49	5.29	90	7.04	5.27	84			
Cash dividends / Net income	44.51	42.30	55	26.57	33.12	34	27.68	27.31	41	15.01	31.29	21			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
Growth Rates															
Assets	6.53	16.68	20	2.20	9.26	21	5.99	7	61	8.85	8.28	67			
Equity capital	0.07	6.99	16	1.95	10.49	17	-3.38	7.89	11	25.13	10.18	86			
Net loans and leases	2.38	9.07	25	5.39	9.10	45	2.81	7.89	26	10.49	9.38	69			
Noncore funding	-16.60	-12.18	46	4.61	6.59	51	4.78	10.67	44	-4.27	5.59	44			
Parent Company Ratios															
Short-term debt / Equity capital	0.01	0.77	76	0.01	1.02	74	0	1.14	37	0	1.07	36			
Long-term debt / Equity capital	23.39	13.56	79	13.33	13.04	66	13.49	13.37	68	13.01	12.69	65			
Equity investment in subsidiaries / Equity capital	110.23	102.81	87	104.16	103.22	57	106.39	103.10	71	107.06	102.10	75			
Cash from ops + noncash items + op expense / Op expense + dividends	52.91	147.24	7	268.10	190.27	79	327.30	174.91	89	133.07	148.20	49			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	845,161	961,169	1,179,793	987,115		-12.07	13.48
Income from lease financing receivables.....	21,127	22,177	20,588	16,726		-4.73	101.86
Fully taxable income on loans and leases.....	809,225	917,388	1,134,693	949,279		-11.79	11.50
Tax-exempt income on loans and leases.....	57,063	65,958	65,688	54,562		-13.49	93.34
Estimated tax benefit on income on loans and leases.....	15,788	18,043	18,197	30,487		-12.50	-10.22
Income on loans and leases (tax equivalent).....	882,076	1,001,389	1,218,578	1,034,328		-11.91	14.13
Investment interest income (tax equivalent).....	196,503	284,478	238,315	200,148		-30.93	64.55
Interest on balances due from depository institutions.....	1,005	4,387	3,392	2,199		-77.09	104.27
Interest income on other earning assets.....	8,572	15,515	14,420	12,093		-44.75	-10.76
Total interest income (tax equivalent).....	1,088,156	1,305,769	1,474,705	1,248,768		-16.67	20.59
Interest on time deposits of \$250K or more.....	16,327	34,429	39,294	22,650		-52.58	
Interest on time deposits < \$250K.....	78,636	127,755	80,555	55,013		-38.45	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	105,017	222,999	164,729	93,270		-52.91	141.27
Interest on other borrowings and trading liabilities.....	107,066	143,905	114,488	83,256		-25.60	143.26
Interest on subordinated debt and mandatory convertible securities.....	8,805	0	0	0			
Total interest expense.....	315,851	529,088	399,066	254,189		-40.30	133.68
Net interest income (tax equivalent).....	772,305	776,681	1,075,639	994,579		-0.56	0.67
Non-interest income.....	115,372	120,902	124,589	121,454		-4.57	8.07
Adjusted operating income (tax equivalent).....	887,677	897,583	1,200,228	1,116,033		-1.10	1.57
Overhead expense.....	453,647	483,896	738,391	633,963		-6.25	-12.93
Provision for credit losses.....	184,003	8,904	25,925	68,747			315.25
Securities gains (losses).....	14,001	18,538	6,103	33,466		-24.47	65.11
Other tax equivalent adjustments.....	0	-1	0	0			
Pretax net operating income (tax equivalent).....	267,794	425,956	439,071	446,789		-37.13	-15.54
Applicable income taxes.....	51,506	90,898	90,784	-209,812		-43.34	13.87
Tax equivalent adjustments.....	18,435	21,960	23,421	42,328		-16.05	-8.67
Applicable income taxes (tax equivalent).....	69,941	112,858	114,205	-167,484		-38.03	6.92
Minority interest.....	0	0	0	0			
Net income before discontinued operations, net of minority interest.....	197,853	313,098	324,866	614,273		-36.81	-21.38
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	197,853	313,098	324,866	614,273		-36.81	-21.38
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	197,853	313,098	324,866	614,273		-36.81	-21.38
Investment securities income (tax equivalent).....	196,503	284,478	238,315	200,148		-30.93	64.55
US Treasury and agency securities (excluding mortgage-backed securities).....	5,291	12,940	13,189	9,807		-59.11	-4.08
Mortgage-backed securities.....	124,123	184,005	135,011	111,203		-32.54	52.67
All other securities.....	67,089	87,533	90,115	79,138		-23.36	105.79
Cash dividends declared.....	88,056	83,185	89,923	92,173		5.86	-1.50
Common.....	88,056	83,185	89,923	92,173		5.86	-1.50
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.16	3.27	42	3.98	4	50	4.77	3.87	89	4.35	3.47	88			
Less: Interest expense	0.92	0.48	90	1.61	0.98	87	1.29	0.79	86	0.89	0.55	85			
Equals: Net interest income (tax equivalent)	2.25	2.77	17	2.37	3.01	21	3.48	3.08	68	3.46	2.92	82			
Plus: Non-interest income	0.34	1.21	8	0.37	1.32	9	0.40	1.31	12	0.42	1.35	11			
Equals: adjusted operating income (tax equivalent)	2.58	4.04	3	2.74	4.41	4	3.88	4.46	21	3.89	4.33	28			
Less: Overhead expense	1.32	2.57	3	1.47	2.69	3	2.39	2.71	31	2.21	2.72	22			
Less: Provision for credit losses	0.54	0.51	58	0.03	0.15	19	0.08	0.14	36	0.24	0.16	82			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0.04	0.02	72	0.06	0.01	93	0.02	0	93	0.12	0.01	96			
Plus: other tax equivalent adjustments	0	0	48	0	0	12	0	0	45	0	0	47			
Equals: Pretax net operating income (tax equivalent)	0.78	1.04	27	1.30	1.56	27	1.42	1.57	36	1.56	1.43	60			
Less: Applicable income taxes (tax equivalent)	0.20	0.23	42	0.34	0.36	40	0.37	0.33	60	-0.58	0.55	0			
Less: Minority interest	0	0	42	0	0	36	0	0	36	0	0	34			
Equals: Net operating income	0.58	0.81	24	0.95	1.19	19	1.05	1.24	26	2.14	0.89	98			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	0.58	0.82	24	0.95	1.19	19	1.05	1.24	26	2.14	0.90	98			
Memo: Net income (last four quarters)	0.58	0.82	24	0.95	1.19	19	1.05	1.24	26	2.14	0.91	98			
Net income—BHC and noncontrolling (minority) interest	0.58	0.83	24	0.95	1.20	19	1.05	1.25	26	2.14	0.91	98			
Margin Analysis															
Average earning assets / Average assets	95.66	92.32	86	95.52	91.05	90	94.48	91.48	82	94.52	91.61	81			
Average interest-bearing funds / Average assets	73.63	64.06	82	77.57	65.57	85	78.54	65.56	89	79.83	65.75	88			
Interest income (tax equivalent) / Average earning assets	3.31	3.55	30	4.17	4.41	31	5.05	4.24	89	4.60	3.80	88			
Interest expense / Average earning assets	0.96	0.52	90	1.69	1.08	86	1.37	0.86	86	0.94	0.60	82			
Net interest income (tax equivalent) / Average earning assets	2.35	3.01	17	2.48	3.33	20	3.68	3.38	63	3.66	3.19	76			
Yield or Cost															
Total loans and leases (tax equivalent)	3.77	4.27	21	4.44	5.09	14	5.64	4.95	85	5.17	4.52	83			
Interest-bearing bank balances	0.24	0.27	48	1.51	2.04	22	1.26	1.64	20	0.91	1.05	30			
Federal funds sold and reverse repos		0.68			2.44			2.17		0	1.41	3			
Trading assets	0	0.60	23	0	0.99	21	0	1.11	19	0	1.11	17			
Total earning assets	3.25	3.51	29	4.10	4.36	30	4.97	4.20	89	4.45	3.73	87			
Investment securities (tax equivalent)	2.26	2.25	50	3.47	2.76	93	3.36	2.68	89	3.06	2.47	85			
US Treasury and agency securities (excluding mortgage-backed securities)	1.64	1.75	49	2.82	2.32	82	2.58	2.05	81	1.71	1.62	60			
Mortgage-backed securities	2.04	2.05	47	3.46	2.61	96	3.04	2.50	92	2.85	2.23	92			
All other securities	2.92	3.24	40	4.01	4.06	63	3.95	4.20	61	3.75	3.66	56			
Interest-bearing deposits	1	0.53	91	1.96	1.10	92	1.51	0.81	90	0.98	0.49	90			
Time deposits of \$250K or more	0.98	1.42	18	1.71	1.96	28	1.70	1.44	70						
Time deposits < \$250K	1.64	1.36	73	2.55	1.82	93	1.89	1.29	88						
Other domestic deposits	0.76	0.36	92	1.73	0.93	91	1.32	0.67	91						
Foreign deposits		0.42			1.19			0.97			0.51				
Federal funds purchased and repos	0.54	0.62	58	2.23	1.86	66	2.13	1.51	76	2.06	0.94	88			
Other borrowed funds and trading liabilities	2.19	1.50	84	2.53	2.38	61	2.24	2.28	50	1.57	1.77	40			
All interest-bearing funds	1.25	0.74	88	2.08	1.49	81	1.64	1.19	80	1.11	0.82	77			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	115,372	120,902	124,589	121,454	
Fiduciary activities income	0	0	0	0	
Service charges on deposit accounts - domestic	13,990	13,187	11,018	10,097	
Trading revenue	2,280	9,558	2,069	3,047	
Investment banking fees and commissions	0	0	0	0	
Insurance activities revenue	0	0	0	0	
Venture capital revenue	0	0	0	0	
Net servicing fees	3,293	2,124	6,765	4,131	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	15,367	8,560	19,096	27,285	
Other non-interest income	80,442	87,473	85,641	76,894	
Total overhead expenses	453,647	483,896	738,391	633,963	
Personnel expense	216,642	234,275	253,737	237,093	
Net occupancy expense	74,351	73,882	71,606	71,776	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	37	44	78	251	
Other operating expenses	162,617	175,695	412,970	324,843	
Fee income on mutual funds and annuities	0	0	0	0	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	1,474	1,511	1,763	1,731	
Average personnel expense per employee	146.98	155.05	143.92	136.97	
Average assets per employee	23,330.44	21,713.90	17,545.56	16,586.63	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.02	10	0	2.72	10	0	3.08	7	0	2.85	9			
Overhead expenses / Net Interest Income + non-interest income	52.19	62.28	17	55.26	61.29	22	62.75	60.88	60	59.04	63.61	29			
Percent of Average Assets															
Total overhead expense	1.32	2.57	3	1.47	2.69	3	2.39	2.71	31	2.21	2.72	22			
Personnel expense	0.63	1.30	3	0.71	1.41	3	0.82	1.44	10	0.83	1.42	8			
Net occupancy expense	0.22	0.26	26	0.23	0.28	23	0.23	0.28	26	0.25	0.29	34			
Other operating expenses	0.47	0.94	8	0.54	0.97	8	1.34	0.97	84	1.13	1	72			
Overhead less non-interest income	0.98	1.25	31	1.11	1.32	30	1.98	1.38	89	1.79	1.34	81			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	51.10	61.82	14	53.91	60.64	19	61.52	60.37	55	56.81	62.73	24			
Personnel expense	24.41	32.36	14	26.10	32.39	19	21.14	32.51	7	21.24	32.93	6			
Net occupancy expense	8.38	6.58	79	8.23	6.52	81	5.97	6.48	36	6.43	6.70	41			
Other operating expenses	18.32	22.28	38	19.58	21.20	48	34.41	20.90	92	29.13	22.41	86			
Total non-interest income	13	28.83	15	13.47	29.23	14	10.38	28.50	10	10.88	31.08	11			
Fiduciary activities income	0	2.09	12	0	1.97	14	0	2.14	13	0	2.38	12			
Service charges on domestic deposit accounts	1.58	3.27	24	1.47	3.88	20	0.92	4.15	13	0.90	4.28	15			
Trading revenue	0.26	1.28	53	1.06	1.18	67	0.17	0.85	54	0.27	0.90	56			
Investment banking fees and commissions	0	2.46	6	0	3.54	5	0	3.42	5	0	3.62	5			
Insurance activities revenue	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9			
Venture capital revenue	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44			
Net servicing fees	0.37	0.01	78	0.24	0.28	64	0.56	0.65	62	0.37	0.60	51			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	1.73	3.92	43	0.95	1.86	40	1.59	1.61	60	2.44	1.67	68			
Other non-interest income	9.06	9.65	56	9.75	10.04	62	7.14	9.86	40	6.89	10.77	27			
Overhead less non-interest income	38.11	31.93	66	40.44	31.06	77	51.14	31.46	94	45.92	31.19	91			
Applicable income taxes / Pretax net operating income (tax equivalent)	19.23	18.63	48	21.34	20.56	56	20.68	19.04	61	-46.96	32.99	1			
Applicable income tax + TE / Pretax net operating income + TE	26.12	21.18	88	26.50	23.23	80	26.01	21.56	85	-37.49	37.95	1			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	14,731,027	14,723,043	14,011,253	14,147,904		0.05	27.91
Commercial and industrial loans	4,729,749	4,237,997	3,932,916	3,340,881		11.60	45.78
Loans to individuals	4,006	5,502	14,062	18,278		-27.19	-86.94
Loans to depository institutions and acceptances of other banks	0	0	0	0			
Agricultural loans	24,147	32,573	0	0		-25.87	
Other loans and leases	4,401,789	4,193,799	4,055,769	3,943,538		4.96	132.66
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	23,890,718	23,192,914	22,014,000	21,450,601		3.01	43.20
Less: Allowance for loan and lease losses	257,323	108,671	109,931	144,795		136.79	104.50
Net loans and leases	23,633,395	23,084,243	21,904,069	21,305,806		2.38	42.73
Debt securities that reprice or mature in over 1 year	2,676,492	1,973,074	2,198,398	1,799,454		35.65	65.14
Mutual funds and equity securities	104,274	60,572	60,519	63,543		72.15	25.32
Subtotal	26,414,161	25,117,889	24,162,986	23,168,803		5.16	44.64
Interest-bearing bank balances	377,483	206,969	372,681	159,336		82.39	62.72
Federal funds sold and reverse repos	0	0	0	0			-100.00
Debt securities that reprice or mature within 1 year	6,395,917	5,735,591	5,907,961	4,827,835		11.51	102.04
Trading assets	123,345	43,686	26,210	25,277		182.34	299.14
Total earning assets	33,310,906	31,104,135	30,469,838	28,181,251		7.09	53.54
Non-interest-bearing cash and due from depository institutions	20,233	7,704	9,392	35,246		162.63	-35.80
Premises, fixed assets, and leases	150,251	166,236	64,177	73,608		-9.62	51.57
Other real estate owned	3,052	3,897	8,432	9,880		-21.68	-65.53
Investment in unconsolidated subsidiaries	0	0	0	0			
Intangible and other assets	1,531,945	1,589,321	1,612,487	2,047,001		-3.61	-25.25
Total assets	35,016,387	32,871,293	32,164,326	30,346,986		6.53	46.61
Quarterly average assets	35,356,539	33,028,673	31,672,783	29,827,619		7.05	53.67
Average loans and leases (YTD)	23,384,781	22,549,974	21,595,423	20,017,495		3.70	64.06
Memoranda							
Loans held-for-sale	24,676	37,926	36,992	34,097		-34.94	-47.95
Loans not held-for-sale	23,866,042	23,154,988	21,977,008	21,416,504		3.07	43.46
Real estate loans secured by 1-4 family	6,367,965	5,675,911	4,954,673	4,699,384		12.19	69.47
Commercial real estate loans	8,363,062	9,046,967	9,056,370	9,448,282		-7.56	7.80
Construction and land development	191,735	252,719	284,371	498,793		-24.13	-45.11
Multifamily	1,596,092	2,125,048	2,420,129	2,929,877		-24.89	-53.21
Nonfarm nonresidential	6,575,235	6,669,200	6,351,870	6,019,612		-1.41	64.48
Real estate loans secured by farmland	0	165	210	238		-100.00	-100.00
Total investment securities	9,176,683	7,769,237	8,166,878	6,690,832		18.12	88.45
U.S. Treasury securities	80,851	70,325	39,873	24,953		14.97	1517.99
US agency securities (excluding mortgage-backed securities)	231,545	363,731	519,313	550,682		-36.34	-15.29
Municipal securities	235,709	273,302	398,429	657,203		-13.76	-34.84
Mortgage-backed securities	6,464,474	5,129,012	5,292,175	3,967,197		26.04	106.65
Asset-backed securities	2,049,830	1,862,295	1,846,569	1,413,463		10.07	104.04
Other debt securities	10,000	10,000	10,000	13,791		0.00	-25.68
Mutual funds and equity securities	104,274	60,572	60,519	63,543		72.15	25.32
Available-for-sale securities	9,062,409	7,698,665	8,096,359	6,680,832		17.71	86.49
U.S. Treasury securities	80,851	70,325	39,873	24,953		14.97	1517.99
US agency securities (excluding mortgage-backed securities)	231,545	363,731	519,313	550,682		-36.34	-15.29
Municipal securities	235,709	273,302	398,429	657,203		-13.76	-34.84
Mortgage-backed securities	6,464,474	5,129,012	5,292,175	3,967,197		26.04	106.65
Asset-backed securities	2,049,830	1,862,295	1,846,569	1,413,463		10.07	104.04
Other debt securities	0	0	0	3,791			-100.00
Mutual funds and equity securities	0	0	0	63,543			-100.00
Held-to-maturity securities appreciation (depreciation)	1,187	0	0	0			
Available-for-sale securities appreciation (depreciation)	85,635	38,345	5,705	93,046		123.33	25.46
Structured notes, fair value	0	0	0	0			
Pledged securities	4,101,697	2,401,181	2,146,487	2,573,846		70.82	170.09

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	7,035,295	4,322,214	3,662,489	3,202,332		62.77	141.99
NOW, ATS and transaction accounts	842,765	428,556	319,420	287,015		96.65	427.52
Time deposits less brokered deposits) < \$250K	-312,606	1,733,917	1,941,141	1,724,220			
MMDA and other savings accounts	14,837,014	12,323,964	12,713,791	12,094,590		20.39	59.60
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	22,402,468	18,808,651	18,636,841	17,308,157		19.11	66.42
Time deposits of \$250K or more	1,146,736	1,883,006	2,369,313	2,257,796		-39.10	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	180,000	100,000	175,000	0		80.00	
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	3,042,766	4,249,389	4,146,000	4,546,000		-28.40	11.46
Other borrowings w/remaining maturity over 1 year	602,301	762,714	1,052,749	627,830		-21.03	-64.17
Brokered deposits < \$250K	3,973,069	3,730,324	2,509,304	2,352,826		6.51	
Noncore funding	8,944,872	10,725,433	10,252,366	9,784,452		-16.60	12.93
Trading liabilities	38,519	17,422	23,874	25,373		121.09	24.64
Subordinated notes and debentures + trust preferred securities	300,000	0	0	0			
Other liabilities	347,516	339,008	327,412	202,942		2.51	53.50
Total liabilities	32,033,375	29,890,514	29,240,493	27,320,924		7.17	48.03
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0			
Common stock	931	951	991	1,068		-2.10	-10.14
Common surplus	1,017,518	1,083,920	1,220,147	1,498,227		-6.13	-27.67
Retained earnings	2,013,715	1,927,735	1,697,822	1,471,781		4.46	147.42
Accumulated other comprehensive income	-49,152	-31,827	4,873	54,986			
Other equity capital components	0	0	0	0			
Total holding company equity capital	2,983,012	2,980,779	2,923,833	3,026,062		0.07	32.94
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	2,983,012	2,980,779	2,923,833	3,026,062		0.07	32.94
Total liabilities and capital	35,016,387	32,871,293	32,164,326	30,346,986		6.53	46.61
Memoranda							
Non-interest-bearing deposits	7,035,295	4,322,214	3,662,489	3,202,332		62.77	141.99
Interest-bearing deposits	20,486,978	20,099,767	19,852,969	18,716,447		1.93	45.67
Total deposits	27,522,273	24,421,981	23,515,458	21,918,779		12.69	62.17
Long-term debt that reprices within 1 year	0	294	125,000	0		-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,980,779	2,923,833	3,026,062	2,418,429			
Accounting restatements	-23,817	0	0	0			
Net income	197,853	313,098	324,866	614,273			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	-66,422	-136,267	-278,157	71,794			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	88,056	83,185	89,923	92,173			
Change in other comprehensive income	-17,325	-36,700	-59,015	13,739			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	0	0			
Holding company equity capital, ending balance	2,983,012	2,980,779	2,923,833	3,026,062			

BHC Name

City/State

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	42.07	36.22	58	44.79	37.78	59	43.56	37.19	55	46.62	35.54	66			
Commercial and industrial loans	13.51	13.52	49	12.89	12.02	57	12.23	12.85	50	11.01	12.62	45			
Loans to individuals	0.01	3.40	2	0.02	4.20	3	0.04	4.31	5	0.06	4.47	7			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25			
Agricultural loans	0.07	0.19	61	0.10	0.24	61	0	0.30	12	0	0.21	13			
Other loans and leases	12.57	4.63	93	12.76	5.01	91	12.61	5	93	12.99	5.10	95			
Net loans and leases	67.49	61.58	64	70.23	63.77	58	68.10	63.98	51	70.21	62.73	61			
Debt securities over 1 year	7.64	15.55	15	6	14.60	10	6.83	14.63	12	5.93	14.83	11			
Mutual funds and equity securities	0.30	0.05	94	0.18	0.06	85	0.19	0.06	86	0.21	0.06	86			
Subtotal	75.43	78.16	24	76.41	79.65	22	75.12	79.97	21	76.35	79.31	24			
Interest-bearing bank balances	1.08	7.51	6	0.63	3.06	19	1.16	3.04	32	0.53	3.46	11			
Federal funds sold and reverse repos	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21			
Debt securities 1 year or less	18.27	1.68	99	17.45	1.91	99	18.37	1.96	98	15.91	1.86	97			
Trading assets	0.35	1.01	51	0.13	1.19	45	0.08	1.33	45	0.08	1.34	44			
Total earning assets	95.13	91.05	95	94.62	89.53	94	94.73	89.74	92	92.86	89.84	79			
Non-interest cash and due from depository institutions	0.06	1.07	0	0.02	1.14	0	0.03	1.21	0	0.12	1.22	1			
Other real estate owned															
Other real estate owned	0.01	0.02	41	0.01	0.03	36	0.03	0.04	52	0.03	0.05	48			
All other assets	4.81	7.82	13	5.35	9.27	11	5.24	8.98	14	7.02	8.86	33			
Memoranda															
Short-term investments	19.34	11.17	83	18.08	7.63	84	19.53	7.80	85	16.43	8.69	81			
U.S. Treasury securities	0.23	0.84	58	0.21	1.03	53	0.12	1.04	47	0.08	1.02	43			
US agency securities (excluding mortgage-backed securities)	0.66	0.63	68	1.11	0.54	78	1.61	0.69	83	1.81	0.75	80			
Municipal securities	0.67	1.69	45	0.83	1.34	53	1.24	1.62	55	2.17	1.60	66			
Mortgage-backed securities	18.46	11.75	84	15.60	11.44	76	16.45	11.13	80	13.07	11.06	64			
Asset-backed securities	5.85	0.32	97	5.67	0.28	98	5.74	0.33	95	4.66	0.30	94			
Other debt securities	0.03	0.42	37	0.03	0.39	41	0.03	0.41	42	0.05	0.38	47			
Loans held-for-sale	0.07	0.52	27	0.12	0.39	40	0.12	0.30	42	0.11	0.33	39			
Loans held for investment	68.16	61.72	68	70.44	63.50	62	68.33	63.93	52	70.57	62.63	64			
Real estate loans secured by 1-4 family	18.19	11.91	77	17.27	13.29	66	15.40	13.46	58	15.49	13.44	57			
Revolving	0	1.66	6	0	2.07	7	0	2.27	6	0	2.40	10			
Closed-end, secured by first liens	18.18	9.81	87	17.26	10.69	79	15.40	10.57	78	15.48	10.35	77			
Closed-end, secured by junior liens	0	0.22	9	0	0.28	10	0	0.31	10	0	0.34	11			
Commercial real estate loans	23.88	22.22	49	27.52	22.23	55	28.16	21.58	58	31.13	19.88	73			
Construction and land development	0.55	3.40	17	0.77	3.44	21	0.88	3.51	22	1.64	3.25	34			
Multifamily	4.56	3.12	74	6.46	3.01	87	7.52	2.72	90	9.65	2.54	92			
Nonfarm nonresidential	18.78	14.72	62	20.29	14.69	66	19.75	14.44	64	19.84	13.30	67			
Real estate loans secured by farmland	0	0.33	8	0	0.36	21	0	0.41	21	0	0.32	23			

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	61.66	57.15	51	63.48	57.46	49	63.65	56.49	49	65.96	54.84	57			
Real estate loans secured by 1-4 family	26.65	19.43	75	24.47	20.75	61	22.51	21.10	53	21.91	21.45	51			
Revolving	0	2.64	6	0	3.15	7	0	3.50	6	0.01	3.77	9			
Closed-end	26.65	16.59	83	24.47	17.39	76	22.50	17.39	72	21.90	17.41	67			
Commercial real estate loans	35.01	34.63	46	39.01	33.52	54	41.14	32.14	61	44.05	29.99	71			
Construction and land development	0.80	5.26	10	1.09	5.09	16	1.29	5.20	18	2.33	4.90	29			
1-4 family	0	0.93	5	0	0.94	14	0	1.02	12	0.04	0.89	20			
Other	0.80	4.19	13	1.09	4.02	17	1.29	4.05	22	2.29	3.90	35			
Multifamily	6.68	4.96	71	9.16	4.69	86	10.99	4.10	89	13.66	3.84	92			
Nonfarm nonresidential	27.52	22.93	59	28.76	22.15	67	28.85	21.40	64	28.06	20.03	67			
Owner-occupied	6.76	7.68	46	7.21	7.72	53	7.77	8.03	52	7.72	7.58	53			
Other	20.76	14.95	72	21.55	14.34	75	21.08	13.38	78	20.34	12.45	80			
Real estate loans secured by farmland	0	0.54	8	0	0.55	21	0	0.63	21	0	0.51	23			
Loans to depository institutions and acceptances of other banks	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25			
Commercial and industrial loans	19.80	22.17	44	18.27	19.53	49	17.87	20.32	44	15.57	20.53	37			
Loans to individuals	0.02	6.13	3	0.02	7.13	3	0.06	7.36	5	0.09	7.61	7			
Credit card loans	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19			
Agricultural loans	0.10	0.32	60	0.14	0.37	61	0	0.46	12	0	0.33	13			
Other loans and leases	18.42	9.09	84	18.08	9.85	81	18.42	9.66	84	18.38	10.32	84			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	458.86	381.27	60	484.05	391.26	64	475.08	379.80	61	465.87	366.85	62			
Real estate loans secured by 1-4 family	198.36	125.03	80	186.61	138.18	70	168	137.84	61	154.74	138.55	55			
Revolving	0	17.42	5	0.01	21.26	5	0.01	23.33	5	0.05	25.05	8			
Closed-end	198.35	106.14	89	186.60	115.20	83	167.98	112.79	77	154.70	111.69	75			
Commercial real estate loans	260.50	234.65	53	297.44	229.44	59	307.08	219.72	66	311.12	204.45	67			
Construction and land development	5.97	35.62	17	8.31	34.95	20	9.64	35.36	23	16.42	32.91	36			
1-4 family	0	6.34	5	0.01	6.61	13	0.01	7.04	11	0.25	6.16	22			
Other	5.97	28.16	18	8.30	27.32	21	9.64	27.26	26	16.18	26.01	38			
Multifamily	49.72	32.74	77	69.87	31.04	87	82.06	27.85	91	96.48	25.95	92			
Nonfarm nonresidential	204.81	155.06	64	219.27	152.10	69	215.37	147.22	66	198.22	137.03	68			
Owner-occupied	50.29	52.37	52	54.97	53.07	56	58.01	54.89	56	54.54	51.62	56			
Other	154.52	100.54	74	164.29	97.41	77	157.37	91.80	80	143.68	84.09	77			
Real estate loans secured by farmland	0	3.44	8	0.01	3.60	20	0.01	4.02	21	0.01	3.31	23			
Loans to depository institutions and acceptances of other banks	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25			
Commercial and industrial loans	147.33	139.91	53	139.33	122.02	61	133.35	128.82	53	110.01	126.55	46			
Loans to individuals	0.12	37.47	3	0.18	43.51	4	0.48	42.67	5	0.60	44.83	7			
Credit card loans	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19			
Agricultural loans	0.75	1.88	61	1.07	2.18	65	0	2.72	12	0	1.88	13			
Other loans and leases	137.11	49.54	92	137.88	52.44	91	137.52	51.79	93	129.86	52.78	92			
Supplemental															
Non-owner occupied CRE loans / Gross loans	28.72	27.32	51	32.11	26.45	62	33.59	24.79	71	36.49	23.09	81			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	213.72	183.76	55	244.81	178.57	67	250.73	167.93	74	257.76	156.17	80			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	264.01	240.85	51	299.78	236.10	57	308.74	225.98	66	312.29	210.40	67			

BHC Name

City/State

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	19.34	11.17	83	18.08	7.63	84	19.53	7.80	85	16.43	8.69	81			
Liquid assets	9.34	26.22	5	9.15	22.44	7	14.67	22.72	29	13.62	24.04	22			
Investment securities	26.21	17.85	82	23.64	16.99	77	25.39	17.27	84	22.05	17.35	74			
Net loans and leases	67.49	61.58	64	70.23	63.77	58	68.10	63.98	51	70.21	62.73	61			
Net loans, leases and standby letters of credit	67.74	62.48	63	70.55	64.84	57	68.34	65.07	49	70.45	63.89	57			
Core deposits	63.98	70.67	22	57.22	63.09	26	57.94	62.13	30	57.03	61.26	32			
Noncore funding	25.54	14.13	81	32.63	19.36	79	31.87	21.34	78	32.24	22.32	76			
Time deposits of \$250K or more	3.27	2.11	75	5.73	2.94	88	7.37	2.89	92	7.44	2.57	93			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos	0.51	1.47	41	0.30	1.94	30	0.54	1.97	36	0	2.23	7			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	0.51	0.54	55	0.30	0.48	49	0.54	0.54	49	0	0.73	23			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	8.69	1.24	95	12.93	3.01	96	12.89	3.67	95	14.98	3.96	94			
Earning assets that reprice within 1 year	44.17	39.38	60	45.27	39.29	68	42.10	40.29	55	38.41	41.61	36			
Interest-bearing liabilities that reprice within 1 year	13.30	8.20	82	21.89	10.19	88	15.92	10.01	79	17.23	8.46	88			
Long-term debt that reprices within 1 year	0	0.47	27	0	0.96	51	0.39	1.34	57	0	1.58	23			
Net assets that reprice within 1 year	30.88	29.11	51	23.38	26.63	39	25.79	27.38	42	21.18	29.77	31			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	8.22	3.20	69	19.04	14.45	69	16.43	16.62	57	20.70	17.03	65			
Net short-term noncore funding dependence	5.35	-4.76	82	14.77	3.38	84	9.10	4.66	61	14.45	4.83	77			
Short-term investment / Short-term noncore funding	82.74	184.19	27	61.57	77.77	55	74.06	66.46	70	59.82	74.86	57			
Liquid assets - short-term noncore funding / Nonliquid assets	-15.48	28.18	3	-22.25	16.97	1	-13.71	16.04	5	-16.03	18.16	4			
Net loans and leases / Total deposits	85.87	79.43	70	94.52	90.31	58	93.15	90.08	54	97.20	90.14	73			
Net loans and leases / Core deposits	105.49	88.34	81	122.73	103.93	80	117.53	105	75	123.10	105.65	76			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.04	1.57	15	0	0.72	11	0	-0.82	76	0	-0.31	62			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.85	4.31	33	1.31	1.36	56	0.20	-1.98	96	3.22	-0.77	97			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.05			-0.08				
Percent of Investment Securities															
Held-to-maturity securities	0.11	11.38	34	0.13	12.67	33	0.12	16.19	27	0.15	15.76	28			
Available-for-sale securities	98.75	87.23	65	99.09	85.40	75	99.14	81.88	78	99.85	84.24	71			
U.S. Treasury securities	0.88	4.72	52	0.91	6.15	48	0.49	6.99	43	0.37	6.96	42			
US agency securities (excluding mortgage-backed securities)	2.52	4.01	56	4.68	3.49	69	6.36	4.02	74	8.23	4.42	75			
Municipal securities	2.57	9.83	38	3.52	7.75	47	4.88	9.16	46	9.82	9.31	57			
Mortgage-backed securities	70.44	66.64	53	66.02	67.43	44	64.80	65.45	42	59.29	65.34	38			
Asset-backed securities	22.34	1.91	96	23.97	1.66	96	22.61	2.05	94	21.13	1.74	96			
Other debt securities	0.11	3.01	33	0.13	2.94	37	0.12	2.79	36	0.21	2.57	46			
Mutual funds and equity securities	1.14	0.35	85	0.78	0.40	76	0.74	0.42	71	0.95	0.51	77			
Debt securities 1 year or less	69.70	10.55	98	73.82	11.86	96	72.34	11.91	97	72.16	11.79	98			
Debt securities 1 to 5 years	1.22	17.03	9	2.56	17.94	19	0.65	19.18	5	0.41	18.80	5			
Debt securities over 5 years	27.95	69.86	8	22.84	66.02	9	26.27	64.73	10	26.49	64.73	12			
Pledged securities	44.70	35.67	63	30.91	30.57	53	26.28	33.30	43	38.47	34.58	58			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	13.98	183.32	16	-5.38	26.69	29	25.94	6.77	75	5.89	19.19	50			
Investment securities	18.12	23.62	48	-4.87	11.75	14	22.06	9.42	78	9.98	8.45	63			
Core deposits	19.11	26.88	24	0.92	11.23	10	7.68	7.29	61	15.76	12.19	65			
Noncore funding	-16.60	-12.18	46	4.61	6.59	51	4.78	10.67	44	-4.27	5.59	44			

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	4,525,233	4,185,261	3,893,703	3,055,997	
Commit: Secured commercial real estate loans	604,395	359,727	392,803	337,900	
Commit: Unsecured real estate loans	58,522	70,879	32,860	29,172	
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	
Securities underwriting	0	0	0	0	
Standby letters of credit	85,147	107,642	77,842	73,629	
Commercial and similar letters of credit	8,178	5,701	7,604	9,225	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	
Written options contracts (interest rate)	25,921	61,004	98,407	145,354	
Purchased options contracts (interest rate)	125,921	61,004	98,407	145,354	
Interest rate swaps	6,273,303	6,301,710	4,942,392	4,102,082	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	12.92	22.01	17	12.73	23.52	14	12.11	24.05	13	10.07	24.03	10			
Standby letters of credit	0.24	0.71	23	0.33	0.84	28	0.24	0.92	21	0.24	0.96	20			
Commercial and similar letters of credit	0.02	0.02	72	0.02	0.02	68	0.02	0.02	68	0.03	0.03	66			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34			
Derivative contracts	18.35	48.62	48	19.54	68.47	49	15.98	65.81	47	14.48	75.35	46			
Interest rate contracts	18.35	34.36	50	19.54	47.31	51	15.98	43.84	49	14.48	53.66	48			
Interest rate futures and forward contracts	0	6.21	12	0	10.67	11	0	11.40	13	0	13.82	13			
Written options contracts (interest rate)	0.07	2.18	21	0.19	2.47	33	0.31	2.16	42	0.48	2.60	50			
Purchased options contracts (interest rate)	0.36	1.46	60	0.19	2.65	56	0.31	2.32	57	0.48	2.37	57			
Interest rate swaps	17.92	20.83	57	19.17	28.86	60	15.37	26.74	55	13.52	25.60	53			
Foreign exchange contracts	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18			
Futures and forward foreign exchange contracts	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	19.35	42.82	14	18.56	45.53	13	18.03	44.93	10	15.27	46.60	10			

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	6,425,145	6,423,718	5,139,206	4,392,790	
Interest rate contracts	6,425,145	6,423,718	5,139,206	4,392,790	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	0	0	0	0	
Written options	25,921	61,004	98,407	145,354	
Exchange-traded	0	0	0	0	
Over-the-counter	25,921	61,004	98,407	145,354	
Purchased options	125,921	61,004	98,407	145,354	
Exchange-traded	0	0	0	0	
Over-the-counter	125,921	61,004	98,407	145,354	
Swaps	6,273,303	6,301,710	4,942,392	4,102,082	
Held for trading					
Interest rate contracts	3,304,145	3,042,718	2,293,206	2,346,790	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded					
Interest rate contracts	3,121,000	3,381,000	2,846,000	2,046,000	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	6,399,224	6,362,714	5,040,798	4,247,436	
Over 1 year to 5 years	1,848,441	440,947	334,731	488,854	
Over 5 years	1,983,780	3,169,082	2,470,785	1,491,489	
	2,567,003	2,752,685	2,235,282	2,267,093	
Gross negative fair value (absolute value)					
	44,490	19,029	23,874	25,373	
Gross positive fair value					
Held for trading	123,830	43,686	29,615	27,627	
Held for trading	123,345	43,686	26,210	25,277	
Non-traded	485	0	3,405	2,350	
Current credit exposure on risk-based capital derivative contracts	123,345	42,810	24,351	19,631	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

BHC Name

City/State

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.10	77	100	93.44	80	100	92.91	80	100	92.20	84			
Foreign exchange contracts	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28			
Futures and forwards															
Futures and forwards	0	14.05	7	0	13.49	6	0	12.78	8	0	13.23	8			
Written options															
Written options	0.40	8.18	17	0.95	5.91	24	1.91	6.60	38	3.31	6.68	50			
Exchange-traded															
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38			
Over-the-counter															
Over-the-counter	0.40	7.73	17	0.95	5.10	25	1.91	5.49	41	3.31	5.27	52			
Purchased options															
Purchased options	1.96	3.42	58	0.95	4.42	50	1.91	4.19	53	3.31	4.73	55			
Exchange-traded															
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36			
Over-the-counter															
Over-the-counter	1.96	2.86	62	0.95	3.35	54	1.91	3.20	58	3.31	3.32	60			
Swaps															
Swaps	97.64	68.76	84	98.10	69.75	84	96.17	70.34	76	93.38	68.94	74			
Held for trading															
Held for trading	51.43	43.53	48	47.37	44.16	48	44.62	46.31	47	53.42	46.32	46			
Interest rate contracts															
Interest rate contracts	51.43	36.62	53	47.37	37.24	55	44.62	38.40	52	53.42	37.84	54			
Foreign exchange contracts															
Foreign exchange contracts	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26			
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35			
Non-traded															
Non-traded	48.57	56.47	51	52.63	55.84	51	55.38	53.69	52	46.58	53.68	53			
Interest rate contracts															
Interest rate contracts	48.57	53.82	54	52.63	52.22	54	55.38	50.60	54	46.58	51.23	55			
Foreign exchange contracts															
Foreign exchange contracts	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31			
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36			
Derivative contracts (excluding futures and forex 14 days or less)															
Derivative contracts (excluding futures and forex 14 days or less)	99.60	91.48	70	99.05	93.86	64	98.09	94.47	55	96.69	95.63	48			
One year or less															
One year or less	28.77	32.05	53	6.86	32.17	29	6.51	32.51	27	11.13	31.96	34			
Over 1 year to 5 years															
Over 1 year to 5 years	30.88	27.06	58	49.33	30.45	78	48.08	31.16	81	33.95	31.85	52			
Over 5 years															
Over 5 years	39.95	29.56	63	42.85	28.09	68	43.49	28.71	68	51.61	29.43	73			
Gross negative fair value (absolute value)															
Gross negative fair value (absolute value)	0.69	1.55	36	0.30	0.83	30	0.46	0.72	32	0.58	0.69	37			
Gross positive fair value															
Gross positive fair value	1.93	2.23	46	0.68	1.19	29	0.58	0.85	30	0.63	0.71	40			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)															
Gross negative fair value, absolute value (X)	0.01	0.07	34	0.01	0.06	31	0.01	0.06	43	0.01	0.06	38			
Gross positive fair value (X)															
Gross positive fair value (X)	0.04	0.09	42	0.01	0.07	33	0.01	0.06	39	0.01	0.06	44			
Held for trading (X)															
Held for trading (X)	0.04	0.07	55	0.01	0.06	48	0.01	0.05	51	0.01	0.05	54			
Non-traded (X)															
Non-traded (X)	0	0.02	12	0	0.01	5	0	0.01	33	0	0.01	34			
Current credit exposure (X)															
Current credit exposure (X)	0.04	0.06	50	0.01	0.05	40	0.01	0.04	47	0.01	0.04	43			
Credit losses on derivative contracts															
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	48			
Past Due Derivative Instruments Fair Value															
30-89 days past due															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due															
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.52	0.85	49	0.18	0.73	41	0.11	0.53	47	0.09	0.53	49			

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	108,671	109,931	144,795	152,953	
Gross losses	69,602	17,541	67,084	81,193	
Write-downs, transfers to loans held-for-sale	0	0	1,200	3,327	
Recoveries	8,610	7,377	6,295	4,288	
Net losses	60,992	10,164	60,789	76,905	
Provision for loan and lease losses	182,340	8,904	25,925	68,747	
Adjustments	27,304	0	0	0	
Ending balance	257,323	108,671	109,931	144,795	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.53	0.51	58	0.03	0.15	19	0.08	0.14	36	0.24	0.16	82			
Provision for loan and lease losses / Average loans and leases	0.78	0.82	52	0.04	0.24	15	0.12	0.24	32	0.34	0.28	76			
Provision for loan and lease losses / Net loan and lease losses	298.96	487.86	42	87.60	130.58	14	42.65	134.68	7	89.39	143.18	23			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.08	1.58	20	0.47	0.83	19	0.50	0.90	18	0.68	0.98	25			
Allowance for loan and lease losses / Total loans and leases	1.08	1.55	21	0.47	0.81	19	0.50	0.89	18	0.68	0.96	27			
Allowance for loan and lease losses / Net loans and leases losses (X)	4.22	11.58	23	10.69	8.03	75	1.81	7.54	9	1.88	8.39	10			
Allowance for loan and lease losses / Nonaccrual assets	97.12	299.17	9	53.07	218.72	9	85.06	214.03	16	84.47	178.03	17			
ALLL / 90+ days past due + nonaccrual loans and leases	31.07	244.34	2	14.76	151.73	3	31.58	160.51	5	75.73	136.22	26			
Gross loan and lease losses / Average loans and leases	0.30	0.34	55	0.08	0.28	19	0.31	0.30	65	0.41	0.33	77			
Recoveries / Average loans and leases	0.04	0.07	30	0.03	0.08	29	0.03	0.09	18	0.02	0.09	14			
Net losses / Average loans and leases	0.26	0.27	62	0.05	0.21	21	0.28	0.22	74	0.38	0.24	84			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0.01	0	86	0.02	0	87			
Recoveries / Prior year-end losses	49.09	33.98	77	11	36.22	9	7.75	41.30	4	15.82	33.49	17			
Earnings coverage of net loan and lease losses (X)	7.08	22.91	33	40.62	24.40	80	7.26	21.75	26	6.15	19.67	20			

Net Loan and Lease Losses By Type

Real estate loans	0.08	0.04	74	0.02	0.01	62	0.03	0.02	70	0.04	0.02	70			
Real estate loans secured by 1-4 family	0	0.01	43	0	0.01	37	0.02	0.01	57	0.07	0.03	72			
Revolving	-47.06	0.01	0	-85.14	0.02	0	-50.46	0.03	0	219.54	0.09	99			
Closed-end	0	0	52	0	0	45	0.02	0.01	69	0	0.02	42			
Commercial real estate loans	0.13	0.07	80	0.03	0.01	73	0.04	0.01	78	0.03	0.01	66			
Construction and land development	0.30	0	96	0.03	-0.01	87	0.03	-0.03	91	0.02	-0.02	81			
1-4 family	0	0	59	0	0	55	0	-0.01	63	0	0	62			
Other	0.30	0	97	0.03	-0.01	89	0.03	-0.02	91	0.02	-0.01	84			
Multifamily	0.13	0	98	0	0	56	0	0	58	0	-0.01	60			
Nonfarm nonresidential	0.13	0.11	71	0.04	0.02	71	0.06	0.02	79	0.05	0.03	68			
Owner-occupied	0.02	0.02	65	0	0.01	28	0.06	0.01	87	0.04	0.01	84			
Other	0.11	0.08	75	0.04	0.01	85	0	0.01	53	0	0.01	59			
Real estate loans secured by farmland		0.02		0	0.01	48	0	0	50	0	0.01	47			
Commercial and industrial loans	1.05	0.47	85	0.17	0.37	35	1.31	0.31	95	2.12	0.39	93			
Loans to individuals		1.13			1.17			1.16			1.25				
Credit card loans		2.92			3.11			2.92			2.92				
Agricultural loans	0	0.19	35	0	0.08	37		0.15			0.18				
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	0	0.15	38	0.01	0.15	39	0.11	0.14	61	0	0.15	23			

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	343,810	134,413	45,067	36,368	
90+ days past due loans and leases	563,333	531,269	218,863	19,783	
Nonaccrual loans and leases	264,953	204,788	129,243	171,406	
Total past due and nonaccrual loans and leases	1,172,096	870,470	393,173	227,557	
Restructured 30-89 days past due					
Restructured 30-89 days past due	14,031	12,795	1,946	84	
Restructured 90+ days past due	7,468	5,105	1,002	514	
Restructured nonaccrual	49,790	38,438	34,964	104,479	
Total restructured loans and leases	71,289	56,338	37,912	105,077	
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	0	910	674	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	20,500	0	0	0	
Total past due and nonaccrual loans held for sale	20,500	910	674	0	
Restructured loans and leases in compliance	41,243	57,516	5,929	25,387	
Other real estate owned	3,052	3,897	8,432	9,880	
Other Assets					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Percent of Loans and Leases															
30-89 days past due loans and leases	1.44	0.39	94	0.58	0.43	77	0.20	0.44	22	0.17	0.47	13			
90+ days past due loans and leases	2.36	0.12	97	2.29	0.15	98	0.99	0.17	93	0.09	0.20	54			
Nonaccrual loans and leases	1.11	0.66	86	0.88	0.51	84	0.59	0.54	61	0.80	0.63	72			
90+ days past due and nonaccrual loans and leases	3.47	0.85	96	3.17	0.71	96	1.58	0.75	90	0.89	0.88	60			
30-89 days past due restructured															
30-89 days past due restructured	0.06	0.01	89	0.06	0.01	88	0.01	0.02	57	0	0.02	27			
90+ days past due restructured	0.03	0.01	89	0.02	0.01	88	0	0.01	71	0	0.01	66			
Nonaccrual restructured	0.21	0.13	75	0.17	0.14	64	0.16	0.16	53	0.49	0.20	89			
30-89 days past due loans held for sale	0	0	38	0	0	88	0	0	86	0	0	37			
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0	0	42			
Nonaccrual loans held for sale	0.09	0.01	93	0	0	40	0	0	38	0	0	37			
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	1.44	0.40	94	0.58	0.43	77	0.20	0.44	22	0.17	0.47	13			
90+ days past due assets	2.36	0.12	97	2.29	0.15	98	0.99	0.18	93	0.09	0.20	54			
Nonaccrual assets	1.11	0.67	85	0.88	0.53	84	0.59	0.57	59	0.80	0.64	71			
30+ days past due and nonaccrual assets	4.91	1.29	97	3.75	1.19	92	1.79	1.26	80	1.06	1.39	40			
Percent of Total Assets															
90+ days past due and nonaccrual assets	2.37	0.52	97	2.24	0.44	97	1.08	0.48	91	0.63	0.54	68			
90+ days past due and nonaccrual assets + other real estate owned	2.37	0.55	96	2.25	0.48	96	1.11	0.52	91	0.66	0.59	65			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.94	0.60	84	0.86	0.53	84	0.46	0.60	39	0.68	0.72	46			
Allowance for loan and lease losses	128.53	66.66	88	261.43	115.41	90	133.31	118.28	66	143.15	129.01	66			
Equity capital + allowance for loan and lease losses	10.21	4.97	89	9.20	4.28	92	4.83	4.79	54	6.54	5.78	61			
Tier 1 capital + allowance for loan and lease losses	10.14	6.05	86	9.34	5.65	84	4.97	6.16	41	6.83	7.35	44			
Loans and leases + other real estate owned	1.38	0.97	77	1.22	0.85	80	0.67	0.96	31	0.97	1.15	37			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	1.82	0.39	96	0.84	0.38	89	0.27	0.42	36	0.23	0.44	26			
90+ days past due	3.82	0.16	96	3.61	0.16	97	1.56	0.22	92	0.14	0.26	66			
Nonaccrual	1.11	0.76	79	0.65	0.46	72	0.55	0.57	58	0.38	0.69	31			
Commercial and industrial															
30–89 days past due	0.89	0.23	93	0.26	0.31	53	0.16	0.30	35	0.12	0.32	27			
90+ days past due	0	0.03	16	0	0.05	14	0	0.05	11	0	0.05	11			
Nonaccrual	2.03	0.75	93	2.18	0.83	91	1.14	0.76	74	3.06	0.93	95			
Individuals															
30–89 days past due	0	0.83	4	0	0.83	5	0	0.84	5	0.08	0.97	10			
90+ days past due	0	0.14	19	0	0.17	16	0	0.16	15	0	0.19	15			
Nonaccrual	49.58	0.28	98	0.31	0.17	73	2.05	0.23	95	4.49	0.24	96			
Depository institution loans															
30–89 days past due		0			0			0			0				
90+ days past due		0			0			0			0.05				
Nonaccrual		0			0			0			0				
Agricultural															
30–89 days past due	0	0.17	28	0	0.24	26		0.17			0.17				
90+ days past due	0	0	44	0	0	42		0			0				
Nonaccrual	0	0.49	24	0	0.67	22		0.75			0.96				
Foreign governments															
30–89 days past due		0			0.07			0.01			0				
90+ days past due		0			0			0			0				
Nonaccrual		0.09			0.03			0.06			0.06				
Other loans and leases															
30–89 days past due	0.78	0.18	88	0	0.20	14	0.01	0.17	35	0	0.20	12			
90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
Nonaccrual	0.08	0.15	59	0.40	0.13	86	0.16	0.14	69	0.36	0.10	87			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	2.86	0.65	94	2.14	0.67	91	0.69	0.71	59	0.68	0.74	49			
	90+ days past due	8.85	0.33	96	9.36	0.31	97	4.42	0.46	93	0.42	0.49	72			
	Nonaccrual	0.42	0.89	27	0.33	0.73	24	0.13	0.86	7	0.24	0.97	14			
Revolving	30-89 days past due	0	0.48	5	0	0.45	5	0	0.50	5	0	0.61	3			
	90+ days past due	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22			
	Nonaccrual	0	1.13	5	0	1	5	0	1.17	4	22.46	1.17	98			
Closed-end	30-89 days past due	2.86	0.65	96	2.14	0.70	90	0.69	0.75	55	0.68	0.79	45			
	90+ days past due	8.85	0.38	96	9.36	0.35	97	4.42	0.53	91	0.42	0.57	71			
	Nonaccrual	0.42	0.87	29	0.33	0.70	28	0.13	0.84	11	0.23	0.96	17			
Junior lien	30-89 days past due	0	0.02	24	0	0.02	21	0	0.03	9	0	0.03	18			
	90+ days past due	0	0	32	0	0	29	0	0	24	0	0	22			
	Nonaccrual	0	0.04	6	0	0.04	8	0	0.06	6	0	0.07	8			
Commercial real estate	30-89 days past due	1.02	0.26	93	0.02	0.18	14	0.04	0.17	17	0	0.18	14			
	90+ days past due	0	0.02	23	0	0.03	19	0	0.03	20	0	0.04	16			
	Nonaccrual	1.63	0.62	92	0.85	0.23	93	0.79	0.28	96	0.45	0.34	71			
Construction and development	30-89 days past due	4.86	0.28	98	0.14	0.28	52	0.32	0.21	70	0	0.23	11			
	90+ days past due	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26			
	Nonaccrual	3.63	0.41	93	1.26	0.20	91	3.49	0.19	98	0.24	0.24	61			
1-4 family	30-89 days past due	0	0.03	28	0	0.06	25	0	0.06	25	0	0.07	25			
	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	40			
	Nonaccrual	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28			
Other	30-89 days past due	4.86	0.22	98	0.14	0.20	66	0.32	0.13	80	0	0.13	14			
	90+ days past due	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29			
	Nonaccrual	3.63	0.35	93	1.26	0.17	92	3.49	0.15	98	0.24	0.18	69			
Multifamily	30-89 days past due	1.12	0.09	96	0	0.08	19	0	0.10	18	0	0.07	21			
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0.01	36			
	Nonaccrual	1.37	0.11	97	0.29	0.05	92	1.06	0.08	98	0	0.10	16			
Nonfarm non-residential	30-89 days past due	0.88	0.23	90	0.02	0.14	16	0.05	0.17	19	0	0.17	14			
	90+ days past due	0	0.02	26	0	0.03	22	0	0.03	21	0	0.04	20			
	Nonaccrual	1.64	0.80	85	1.01	0.28	96	0.56	0.30	76	0.69	0.38	80			
Owner Occupied	30-89 days past due	0.19	0.07	87	0.02	0.07	24	0.03	0.09	25	0	0.07	19			
	90+ days past due	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23			
	Nonaccrual	0.35	0.27	63	0.41	0.16	86	0.31	0.17	76	0.48	0.21	85			
Other	30-89 days past due	0.69	0.14	91	0	0.07	23	0.02	0.07	37	0	0.09	11			
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
	Nonaccrual	1.29	0.44	88	0.60	0.10	94	0.25	0.13	78	0.21	0.14	67			
Farmland	30-89 days past due		0.11		0	0.23	23	0	0.25	23	0	0.27	22			
	90+ days past due		0		0	0.01	42	0	0.01	42	0	0.06	38			
	Nonaccrual		1.13		0	0.84	19	0	1.23	19	0	1.07	21			
Credit card	30-89 days past due		0.95			1.19			1.22			1.08				
	90+ days past due		0.63			0.78			0.73			0.75				
	Nonaccrual		0.05			0.11			0.09			0.08				

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,018,449	1,084,871	1,221,138	1,499,295	
Retained earnings	2,066,194	1,927,735	1,697,822	1,471,781	
Accumulated other comprehensive income (AOCI)	-49,152	-31,827	4,873	54,986	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	3,035,491	2,980,779	2,923,833	3,026,062	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	79,147	79,667	79,658	79,007	
Accumulated other comprehensive income-related adjustments	-49,152	-31,827	4,873	54,986	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal	3,005,496	2,932,939	2,839,302	2,892,069	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	3,005,496	2,932,939	2,839,302	2,892,069	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	0	0	0	0	
Less: Additional tier 1 capital deductions	0	0	0	0	
Additional tier 1 capital	0	0	0	0	
Tier 1 Capital	3,005,496	2,932,939	2,839,302	2,892,069	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	300,000	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	197,308	111,324	113,162	147,301	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				1,634	
Tier 2 capital before deductions	497,308	111,324	113,162	148,935	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	497,308	111,324	113,162	148,935	
Exited advanced approach tier 2 capital					
Total capital	3,502,804	3,044,263	2,952,464	3,041,004	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	35,409,018	33,028,673	31,672,783	29,827,619	
Less: Deductions from common equity tier 1 capital	79,147	79,667	79,658	79,007	
Less: Other deductions	506,130	0	0	0	
Total assets for leverage ratio	34,823,741	32,949,006	31,593,125	29,748,612	
Total risk-weighted assets	23,900,707	23,808,169	22,579,881	22,064,512	
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Common equity tier 1 capital, column A	12.57	12.35	59	12.32	12.11	57	12.57	12.09	68	13.11	12.16	75			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	12.57	13.08	50	12.32	12.78	49	12.57	12.85	55	13.11	12.95	61			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	14.66	15.23	48	12.79	14.36	25	13.08	14.45	31	13.78	14.63	40			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	8.63	9.13	39	8.90	9.76	30	8.99	9.71	26	9.72	9.53	56			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58				

BHC Name _____ City/State _____

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0			
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
<hr/>							
Total insurance underwriting equity	0	0	0	0			
Total property and casualty equity	0	0	0	0			
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	0	0	0	0			
Total property and casualty	0	0	0	0			
Total life and health	0	0	0	0			
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	0	0	0	0			
Other insurance activities income	0	0	0	0			
Insurance and reinsurance underwriting income	0	0	0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	0	0	0			
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	294,629	282,151	263,340	252,462		4.42	30.44

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..		53.67			51.47			56.12			52.23				
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..		46.33			48.53			43.88			47.77				
Separate account assets (L/H) / Total life assets		11.24			7.26			8.53			2.52				
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9			
Premium income / Insurance activities revenue		2.84			7.32			4.86			4.64				
Credit related premium income / Total premium income		38.23			34.91			44.54			43.04				
Other premium income / Total premium income		61.77			65.09			55.46			56.96				
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)		15.59			19.86			15.64			5.74				
Insurance net income (L/H) / Equity (L/H)		3.62			5.13			1.99			-2.99				
Insurance benefits, losses, expenses / Insurance premiums		447.82			233.61			160.49			127.33				
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.15			0.17			0.48				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	9.03	11.03	41	9.28	11.51	43	8.93	10.22	44	8.31	9.84	45			
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32			

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	206,195	211,641	266,532	194,368	
Real estate loans	179,007	185,706	224,920	170,803	
Commercial and industrial loans	27,188	25,935	41,612	23,565	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
Debt securities	10,000	10,000	10,000	10,000	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	216,195	221,641	276,532	204,368	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28			
Cost: Interest-bearing deposits		0.42			1.19			0.97			0.51				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans		0.64			0.29			1.53		16.50	2.12	92			
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases	-2.57	-2.40	59	-20.59	22.48	12	37.13	7.24	83	58.10	21.19	84			
Total selected assets	-2.46	2.04	45	-19.85	12.40	17	35.31	3.24	86	53.73	21.86	83			
Deposits		3.46			10.36			5			-0.77				

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0			
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	0	0	0	0			
1-4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0			
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total 30-89 days past due securitized assets.....	0	0	0	0			
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0			
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total 90+ days past due securitized assets.....	0	0	0	0			
Total past due securitized assets.....	0	0	0	0			
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0			
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total net losses on securitized assets.....	0	0	0	0			

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Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	15,935	323,080	441,000	138,787		-95.07	-83.64
Dividends	0	305,000	420,000	120,000		-100.00	-100.00
Interest	0	0	0	0			
Management and service fees	15,935	18,080	21,000	18,787		-11.86	-8.44
Other income	0	0	0	0			
Income from nonbank subsidiaries	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	15,935	323,080	441,000	138,787		-95.07	-83.64
Securities gains (losses)	0	0	0	0			-100.00
Other operating income	4,214	3,592	3,496	3,554		17.32	-12.99
Total operating income	20,149	326,672	444,496	142,341		-93.83	-80.34
Operating Expenses							
Personnel expenses	24,855	28,258	28,471	27,026		-12.04	12.49
Interest expense	29,041	20,200	20,165	20,132		43.77	1081.97
Other expenses	3,723	4,407	5,586	5,027		-15.52	-14.61
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	57,619	52,865	54,222	52,185		8.99	99.29
Income (loss) before taxes	-33,648	276,497	387,469	90,156			
Applicable income taxes (credit)	-6,767	-5,876	-7,461	-4,867			
Extraordinary items				0			
Income before undistributed income of subsidiaries	-26,881	282,373	394,930	95,023			
Equity in undistributed income of subsidiaries	224,734	30,723	-70,064	519,250		631.48	27.36
Bank subsidiaries	224,734	30,723	-70,064	519,250		631.48	27.36
Nonbank subsidiaries	0	0	0	0			
Subsidiary holding companies	0	0	0	0			
Net income (loss)	197,853	313,096	324,866	614,273		-36.81	-21.38
Memoranda							
Bank net income	224,734	335,723	349,936	639,250		-33.06	-12.37
Nonbank net income	0	0	0	0			
Subsidiary holding companys' net income	0	0	0	0			

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Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	3,289,217	88.46	3,110,643	91.16	3,111,732	92.82	3,245,203		5.74	32.86
Common and preferred stock	3,288,252	88.44	3,104,660	90.99	3,110,638	92.79	3,239,717		5.91	32.82
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	965	0.03	5,983	0.18	1,094	0.03	5,486		-83.87	1022.09
Investment in nonbank subsidiaries	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Investment in subsidiary holding companies	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0			
Securities	104,274	2.80	60,572	1.78	60,519	1.81	63,543		72.15	31.35
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	289,760	7.79	204,588	6	143,842	4.29	131,695		41.63	249.92
Cash and due from unrelated depository institution	1	0	1	0	1	0	1		0.00	-50.00
Premises, furnishings, fixtures and equipment	2,129	0.06	2,542	0.07	466	0.01	714		-16.25	126.01
Intangible assets	0	0	0	0	0	0	0			
Other assets	32,778	0.88	33,929	0.99	35,847	1.07	11,718		-3.39	29.78
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0			
Total assets	3,718,159	100.00	3,412,275	100.00	3,352,407	100.00	3,452,874		8.96	39.56
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0			
Other borrowings 1 year or less	313	0.01	294	0.01	0	0	0		6.46	
Borrowings with maturity over 1 year	397,625	10.69	397,202	11.64	394,390	11.76	393,725		0.11	1.35
Subordinated notes and debentures	300,000	8.07	0	0	0	0	0			
Other liabilities	37,209	1	34,000	1	34,184	1.02	33,087		9.44	33.45
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0			
Total liabilities	735,147	19.77	431,496	12.65	428,574	12.78	426,812		70.37	74.95
Equity Capital	2,983,012	80.23	2,980,779	87.35	2,923,833	87.22	3,026,062		0.07	32.94
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0			
Common stock	931	0.03	951	0.03	991	0.03	1,068		-2.10	-10.14
Common surplus	1,017,518	27.37	1,083,920	31.77	1,220,147	36.40	1,498,227		-6.13	-27.67
Retained earnings	2,013,715	54.16	1,927,735	56.49	1,697,822	50.64	1,471,781		4.46	147.42
Accumulated other comprehensive income	-49,152	-1.32	-31,827	-0.93	4,873	0.15	54,986			
Other equity capital components	0	0	0	0	0	0	0			
Total liabilities and equity capital	3,718,159	100.00	3,412,275	100.00	3,352,407	100.00	3,452,874		8.96	39.56
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0			
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0			

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Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Profitability															
Net income / Average equity capital	6.90	7.29	42	10.63	9.68	65	10.57	10.40	52	23.37	7.61	99			
Bank net income / Average equity investment in banks	7.32	7.45	44	10.89	10.51	59	10.85	11.19	54	22.38	8.74	95			
Nonbank net income / Average equity investment in nonbanks		9.75			7.89			7.10			4.73				
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			6.82				
Bank net income / Parent net income	113.59	88.16	89	107.23	82.22	77	107.72	82.56	81	104.07	80.64	63			
Nonbank net income / Parent net income	0	3.59	14	0	5.93	10	0	3.78	11	0	7.76	11			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			82.97				
Leverage															
Total liabilities / Equity capital	24.64	20.06	72	14.48	20.43	59	14.66	20.88	54	14.10	19.94	56			
Total debt / Equity capital	23.40	14.41	78	13.34	14.31	66	13.49	14.69	64	13.01	13.95	64			
Total debt + notes payable to subs that issued TPS / Equity capital	23.40	16.67	76	13.34	16.36	62	13.49	17.10	56	13.01	16.10	59			
Total debt + Loans guaranteed for affiliate / Equity capital	23.40	14.68	78	13.34	14.56	65	13.49	15.14	63	13.01	14.35	63			
Total debt / Equity capital – excess over fair value	23.40	14.52	77	13.34	14.51	66	13.49	14.81	64	13.01	14.10	64			
Long-term debt / Equity capital	23.39	13.56	79	13.33	13.04	66	13.49	13.37	68	13.01	12.69	65			
Short-term debt / Equity capital	0.01	0.77	76	0.01	1.02	74	0	1.14	37	0	1.07	36			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt	77.32	34.67	87	52.08	28.44	73	37.46	28.63	62	62.71	26.93	80			
Double Leverage															
Equity investment in subs / Equity capital	110.23	102.81	87	104.16	103.22	57	106.39	103.10	71	107.06	102.10	75			
Total investment in subs / Equity capital	110.26	110.16	73	104.36	111.07	43	106.43	112.48	54	107.24	111.30	55			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.54	0.47	87	0.40	0.36	56	0.58	0.35	66	0.35	0.52	51			
Equity investment in subs – equity cap / Net income-div (X)	2.78	1.82	77	0.54	1.22	34	0.80	1.22	45	0.41	2.64	12			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	28.77	136.59	3	257.08	177.68	79	327.20	162.34	92	114.53	141.81	39			
Cash from ops + noncash items + op expense / Op expense + dividend	52.91	147.24	7	268.10	190.27	79	327.30	174.91	89	133.07	148.20	49			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	169.49	134.08	75	156.92	116.34	80	121.87	103.19	72	143.19	92.33	78			
Pretax operating income + interest expense / Interest expense	-15.86	2,016.32	2	1,468.80	1,968.54	55	2,021.49	2,898.75	72	547.82	1,909.25	41			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-15.86	1,539.23	2	1,468.80	1,632.83	58	2,021.49	1,369.37	73	547.82	1,547.94	37			
Dividends + interest from subsidiaries / Interest expense + dividends	0	150.43	0	295.01	210.80	78	381.51	188.90	91	106.85	172.51	30			
Fees + other income from subsidiaries / Salary + other expenses	55.76	13.95	84	55.35	16.52	81	61.66	16.08	85	58.61	16.39	83			
Net income / Current part of long-term debt + preferred dividends (X)		35.64			57.11			33.93			24.63				
Other Ratios															
Net assets that reprice within 1 year / Total assets	7.50	3.85	76	6.05	2.64	76	4.17	2.61	63	3.17	3.24	54			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0.10				
Nonaccrual		1.03			0.54			6.54			7.38				
Total		1.13			0.58			6.78			7.48				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	2.66	14	0	5.62	12	0	5.50	12	0	5.68	12			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35			

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Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		81.10		29.46	57.84	26	22.77	57.26	12	97	68.72	76			
Dividends declared / Net income.....	44.51	42.29	55	26.57	33.08	34	27.68	27.33	41	15.01	31.29	21			
Net income – dividends / Average equity.....	3.83	4.14	45	7.80	6.46	68	7.65	7.33	52	19.86	5.03	99			
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	0	132.17	7	366.65	178.13	87	467.07	157.73	97	130.19	130.71	55			
Dividends from nonbank subsidiaries.....	0	3.41	23	0	7.53	19	0	7.13	23	0	12.57	21			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42			
Dividends from all subsidiaries.....	0	174.85	2	366.65	260.40	76	467.07	215.26	92	130.19	196.35	38			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	0	60.28	4	90.85	66.55	75	120.02	60.71	92	18.77	59	16			
Interest income from bank subsidiaries.....	0	0.36	20	0	0.54	18	0	0.52	18	0	0.76	17			
Management and service fees from bank subsidiaries.....	7.09	1.47	85	5.39	1.55	83	6	1.88	83	2.94	2.98	74			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0.01	47			
Operating income from bank subsidiaries.....	7.09	62.88	8	96.23	69.36	75	126.02	63.43	91	21.71	62.82	19			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....		56.39			82.95			51.40			102.35				
Interest income from nonbank subsidiaries.....		7.38			20.25			18.56			8.11				
Management and service fees from nonbank subsidiaries.....		0.86			1.92			2.96			0.85				
Other income from nonbank subsidiaries.....		0.16			1.06			0.15			0.81				
Operating income from nonbank subsidiaries.....		79.84			150.41			99.33			165.35				
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			59.89				
Interest income from subsidiary holding companies.....		8.40			6.54			3.95			2.71				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			0.56				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			64.33				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	0	69.76	8	93.37	67.32	50	94.49	65.18	57	84.30	59.17	50			
Interest income from bank subsidiaries.....	0	0.63	20	0	0.80	18	0	0.92	18	0	0.94	17			
Management and service fees from bank subsidiaries.....	79.09	1.87	99	5.53	1.81	83	4.72	2.01	82	13.20	2.17	90			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries.....	79.09	82.20	24	98.90	78.80	59	99.21	74.20	59	97.50	69.23	60			
Dividends from nonbank subsidiaries.....	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27			
Management and service fees from nonbank subsidiaries.....	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries.....	0	4.70	16	0	7.29	11	0	7.64	14	0	9.99	11			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies.....	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt.....	0	135.13	12	0	83.37	12		87.87			83.68				
Loans and advances from subsidiaries / Total debt.....	0	27.08	12	0	28.33	11	0	26.53	12	0	39.18	14			